

**Information to identify the case:**

Debtor 1 **Emigdio Oswald Velasco**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7985**

EIN --\_-----

Debtor 2 **Lorraine Velasco**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4416**

EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-31010-JNP**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Emigdio Oswald Velasco

Lorraine Velasco

2/10/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Emigdio Oswald Velasco  
 Lorraine Velasco  
 Debtors

Case No. 16-31010-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Feb 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017.  
 db/jdb

+Emigdio Oswald Velasco, Lorraine Velasco, Post Office Box 125,  
 Pleasantville, NJ 08232-0125  
 516480012 +ARMC Anesthesiologists, PO Box 8500-1521, Philadelphia, PA 19178-0001  
 516480011 Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 516480013 Atlantic Cardiology, PO Box 786061, Philadelphia, PA 19178-6061  
 516480014 Atlantic Emergency Associates, PO Box 120153, Grand Rapids, MI 49528-0103  
 516480015 Atlantic Gastroenterology Associates, 3205 Fire Road, Egg Harbor Township, NJ 08234-5884  
 516480018 Atlanticare Regional Medical Center, 85 W. Jimmie Leeds Road, Pomona, NJ 08240-9102  
 516480016 Atlanticare Regional Medical Center, Post Office Box 786361, Philadelphia, PA 19178-6361  
 516480019 +Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441  
 516480021 Chase Auto Finance, Post Office Box 901003, Fort Worth, TX 76101-2003  
 516480023 +Citibank - Best Buy, Post Office Box 6497, Sioux Falls, SD 57117-6497  
 516480024 Citibank - Home Depot, Post Office Box 65006, Sioux Falls, SD 57117  
 516480025 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
 516530610 JPMORGAN CHASE BANK, N.A., KML Law Group PC, Sentry Office Plaza,  
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 516480027 +Merchants' Credit Guide Co., Department 7505, PO Box 1259, Oaks, PA 19456-1259  
 516480028 Mutual of Omaha Bank, PO Box 10346, Des Moines, IA 50306-0346  
 516480029 +New Jersey Division of Consumer Affairs, 124 Halsey Street, PO Box 45025,  
 Newark, NJ 07101-8025  
 516480031 Patient Financial Services, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341  
 516480036 TD Bank, N.A., PO Box 84370, Columbus, GA 31908-4037  
 516480038 Ward Memorial Hospital, 406 S. Gary Avenue, Monahans, TX 79756-4798

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 11 2017 06:29:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 11 2017 06:29:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516480020 EDI: CAPITALONE.COM Feb 11 2017 02:58:00 Capital One Bank, Post Office Box 30285,  
 Salt Lake City, UT 84130-0285  
 516480022 EDI: CHASE.COM Feb 11 2017 02:58:00 Chase Bank, Post Office Box 15298,  
 Wilmington, DE 19850-5298  
 516480026 EDI: IIC9.COM Feb 11 2017 02:58:00 I.C. System, Post Office Box 64378,  
 Saint Paul, MN 55164-0378  
 516480030 EDI: AGFINANCE.COM Feb 11 2017 02:58:00 OneMain Financial, Bankruptcy Department,  
 Post Office Box 6042, Sioux Falls, SD 57117-6042  
 516480032 +EDI: NEXTEL.COM Feb 11 2017 02:58:00 Sprint, Customer Service, PO Box 8077,  
 London, KY 40742-8077  
 516480033 EDI: CAUT.COM Feb 11 2017 02:58:00 Subaru Motors Finance, c/o Chase, PO Box 901076,  
 Fort Worth, TX 76101-2076  
 516480034 EDI: RMSC.COM Feb 11 2017 02:58:00 Synchrony Bank, ATTN: Bankruptcy Department,  
 Post Office Box 965060, Orlando, FL 32896-5060  
 516480035 EDI: RMSC.COM Feb 11 2017 02:58:00 Synchrony Bank - Sam's Club,  
 ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060  
 516480037 +E-mail/Text: ADAMB@TMGFINANCIALSERVICES.COM Feb 11 2017 06:29:42 TMG Financial Services,  
 1500 NW 118th Street, Des Moines, IA 50325-8242

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr OneMain Financial Group, LLC  
 516480017\* Atlanticare Regional Medical Center, Post Office Box 786361, Philadelphia, PA 19178-6361

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 31

Date Rcvd: Feb 10, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfbis.com,  
jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net  
Robert A. Loefflad on behalf of Joint Debtor Lorraine Velasco rloefflad@ffhlaw.com,  
ghuie@ffhlaw.com  
Robert A. Loefflad on behalf of Debtor Emigdio Oswald Velasco rloefflad@ffhlaw.com,  
ghuie@ffhlaw.com

TOTAL: 4